

Serial No. 10/051/645
Docket No. 38488.0200

Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A network-based method for facilitating the dispensing of insurance providing coverage in a country other than the one in which the customer resides comprising in any order at least the steps of:

receiving policy information from a plurality of insurance companies, the policy information including at least insurance rates and underwriting guidelines;

contracting with ~~insurance companies~~ an agent to sell, via an agent website, the ~~companies'~~ insurance policies from the plurality of insurance companies in accordance with the policy information;

receiving customer data from at least one of the agent website and an agent representative via the network ~~from a customer~~, the data including at least identification of the desired type of insurance and parameters applicable to the underwriting guidelines;

calculating insurance rates for insurance policies from a plurality of competing insurance companies;

providing to the customer via the network, the insurance rates for the insurance policies from a the plurality of competing insurance companies, the insurance policies providing coverage in a country other than the one in which the customer resides, the insurance company offering each policy being identified;

receiving from the customer via the network instructions to purchase an insurance policy, along with customer financial transaction account information to facilitate payment;

facilitating authorization of the customer financial transaction account information without involvement by the agent or the plurality of insurance companies;

~~receiving a payment or a promise to pay~~, and

facilitating the electronic creation and distribution of proof of coverage to the location of the customer.

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2. (Previously Presented) The method according to Claim 1 wherein:
the network is the Internet;
the data is input directly by the customer into a computer accessed by the customer;
the instructions to purchase the insurance policy are input directly by the customer into a computer accessed by the customer;
the payment or promise to pay is received via the Internet and input directly by the customer into a computer accessed by the customer; and
the electronic distribution includes printing at the location of the customer, via a printer accessed by the customer, a document providing proof of coverage.
3. (Previously Presented) The method according to Claim 2:
the method further comprising the step of receiving customers from insurance agents;
the insurance agents performing advertising; and
the advertising including at least registering with at least one search engine.
4. (Previously Presented) The method according to Claim 3 further comprising the steps of:
paying the insurance companies premiums; and
paying the insurance agents commissions.
5. (Previously Presented) The method according to Claim 4:
the policy information being received via the Internet; and
the contracting with insurance companies being via the Internet.
6. (Previously Presented) The method according to Claim 2, the policy information being received via the Internet.
7. (Previously Presented) The method according to Claim 6, the contracting with insurance companies being via the Internet.
8. (Previously Presented) The method according to Claim 7, the method further comprising the steps of:
store the policy information;
storing the data; and

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providing customer service, the customer service including at least notifying customers of changes in the policy information.

9. (Previously Presented) The method according to Claim 8 further comprising the step of providing claims service.

10. (Previously Presented) The method according to Claim 7: the insurance being selected from the group consisting of automobile insurance and specialty insurance; and the insurance providing coverage in Mexico.

11. (Previously Presented) The method according to Claim 1: the data being input into a computer by an insurance agent on behalf of the customer; the instructions to purchase being input by the insurance agent on behalf of the customer; the payment or promise to pay being received from the customer by the insurance agent; the electronic distribution including printing at the location of the customer, a document providing proof of coverage; the printing being via a printer controlled by the insurance agent; and the method further comprising the step of the insurance agent giving the document to the customer.

12. (Previously Presented) The method according to Claim 1, the insurance being automobile insurance.

13. (Previously Presented) The method according to Claim 1, the insurance being specialty insurance.

14. (Previously Presented) The method according to Claim 1, the insurance providing coverage exclusively in a country other than the one in which the customer resides.

15. (Currently Amended) An Internet-based method of facilitating the dispensing of insurance, the method comprising in any order at least the steps of:

storing policy information for insurance policies, the policy information including at least insurance rates and underwriting guidelines, the insurance policies

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providing coverage in a country other than the one in which the customer resides; contracting with a plurality of insurance agents for facilitating the dispensing of the insurance policies via the agents respective websites, the facilitating the dispensing of the insurance policies comprising at least advertising; receiving customer data via the Internet from at least one of the agent website and an agent representative, the data including at least identification of the desired type of insurance and parameters applicable to the underwriting guidelines; calculating insurance rates from a plurality of competing insurance companies; providing via the Internet, the insurance rates for insurance policies; receiving via the Internet an instruction to purchase an insurance policy, along with customer financial transaction account information to facilitate payment; receiving a payment or a promise to pay; storing at least part of the customer data; and facilitating the creation and electronic distribution of proof of coverage to the location of the customer.

16. (Original) The method according to Claim 15 the facilitating the dispensing of the insurance policies comprising at least directing customers to a website.

17. (Original) The method according to Claim 16:

the insurance agents having websites;
said advertising comprising registering with at least one search engine; and
the method further comprising the steps of:

receiving customers via links from the insurance agents' websites;
paying the insurance agents, at least for customers that purchased
insurance received via said links.

18. (Original) The method according to Claim 17, the method further comprising the steps of:

receiving customers via links from the non-agents' websites; and
paying the non-agents.

19. (Original) The method according to Claim 18, the insurance policies being specialty insurance.

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20. (Original) The method according to Claim 15, the policy information being from a plurality of competing insurance companies.

21. (Original) The method according to Claim 20:

the insurance rates being from the plurality of competing insurance companies;
and

the method further comprising the step of:

reporting to at least one of the insurance companies an accounting of at least some of the insurance policies that have been issued and at least part of the data,

paying at least one of the insurance companies premiums for at least some of the insurance policies that have been issued.

22. (Previously Presented) The method according to Claim 15, the insurance policy providing coverage in Mexico.

23. (Currently Amended) An Internet-based method of facilitating the dispensing of insurance, the method comprising in combination, in any order, at least the steps of:

offering quotes, through an Internet website, on insurance policies from a plurality of competing insurance companies, the insurance policies providing coverage in a country other than the one in which a customer resides;

offering quotes through the Internet website on insurance policies through a plurality of insurance agents, the insurance agents logging into the website, wherein the quotes are based upon customer data input from at least one of the Internet website associated with the agent and an agent representative;

offering quotes through the Internet website on insurance policies directly to members of the public who log into the website; and

offering quotes through the Internet website to members of the public through links on insurance agents' websites; and

electronically creating and distributing proof of coverage to the location of the customer upon authorization of customer financial transaction account information without involvement by the agent or the plurality of insurance companies.

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24. (Original) The method according to Claim 23:

the quotes being offered to customers, at least some customers:

being at different locations, and

accepting at least one of the quotes and agreeing to purchase an insurance policy; and

the method further comprising the step of facilitating the electronic distribution of proof of coverage to the locations of the customers who agree to purchase insurance policies.

25. (Original) The method according to Claim 23, the quotes being for specialty insurance.

26. (Currently Amended) A method of an insurance company selling insurance policies, the method comprising in any order at least the steps of:

providing policy information to a managing general agent, the policy information including at least insurance rates and underwriting guidelines; authorizing the general agent to sell, via a general agent website, at least a plurality of the insurance company's insurance policies in accordance with the policy information, the insurance policies providing coverage in a country other than the one in which the customer resides, the general agent website being configured to:

receive customer data via the Internet from a customer, the data including at least identification of the desired type of insurance and parameters applicable to the underwriting guidelines,

send the customer data to a host website to calculate insurance rates and receive the insurance rates,

provide to the customer via the Internet, insurance rates for insurance policies from a plurality of competing companies, the competing companies including said insurance company, the competing companies being identified for each insurance rate,

receive from the customer via the Internet, and send to the host website, an instruction to purchase an insurance policy, along with customer financial transaction account information to facilitate payment,

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receive from the host website, authorization of the customer financial transaction account information without involvement by the general agent or the plurality of insurance companies;
~~receive a payment or a promise to pay, and~~
facilitate the creation and electronic distribution of proof of coverage to the location of the customer;
receiving from the general agent an accounting of the insurance policies that have been issued and at least part of the data; and
receiving payment for the insurance policies that have been issued from the general agent.

27. (Original) The method according to Claim 26:

the general agent further being configured to contract with a plurality of insurance agents; and
the insurance agents performing advertising.

28. (Original) The method according to Claim 27:

the general agent having at least one website;
the website being configured to at least:
receive the data,
provide the rates,
receive the instruction to purchase, and
facilitate the electronic distribution of the proof of coverage;
the advertising including registering with at least one search engine;
the insurance agents referring customers to the website;
the general agent paying the insurance agents commissions;
the general agent paying the insurance company for insurance policies sold.

29. (Original) The method according to Claim 28:

customers further being referred to the website from non-agents; and
the general agent paying the non-agents for referrals.

30. (Original) The method according to Claim 26, the insurance being automobile insurance.

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31. (Original) The method according to Claim 26, the insurance being specialty insurance.

32. (Original) The method according to Claim 26, the insurance providing coverage exclusively in a country other than the one in which the customer resides.

33. (Original) The method according to Claim 26 further comprising the step of verifying that the data is correct.

34. (Original) The method according to Claim 26 further comprising the step of adjusting a plurality of claims.

35. (New) The method of Claim 1, further comprising providing authorization levels based upon account numbers associated with the plurality of insurance companies, such that said authorization levels provide the agent with various levels of at least one of access and editing capabilities.

36. (New) The method of Claim 1, wherein said step of facilitating the electronic creation and distribution of proof of coverage to the location of the customer further comprises providing proof of coverage with at least one of scripted functions and customized information based on requirements from one of the plurality of insurance companies.

37. (New) The method of Claim 1, wherein the step of providing the insurance rates further comprises providing the insurance rates which include opinions or extra knowledge from the agent related to the insurance companies associated with the insurance rates.

38. (New) The method of Claim 1, wherein the step of providing the insurance rates further comprises providing the insurance rates without identifying the related insurance company providing the insurance rate.

39. (New) The method of claim 1, wherein the step of providing the insurance rates further comprises providing a quotation analysis report which lists statistics related to the quotes requested.

40. (New) The method of Claim 1, further comprising receiving claims information from policyholders which is automatically transmitted to claims adjusters for processing.